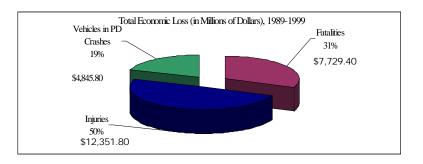
Total Economic Loss (in Million Dollars) in Crashes

The total economic cost of traffic crashes in 1998 was estimated, using the NHTSA Crash Cost Model, to be \$2.54 billion in 1998 dollars. This was a 0.4 percent increase in economic loss from 1997. The NHTSA Crash Cost Model includes a number of factors, including medical and funeral cost, lost wages, legal expenses, and damage to property. The largest single factor is loss in market productivity, which in-



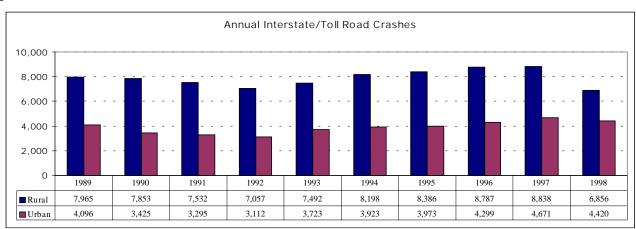
cludes lost household productivity. For 1998, the model yields an average cost of \$799,138 for each fatality, \$16,253 for each injured person, and \$1,702 for each vehicle involved in a property damage only crash.

In 1998, as in each of the previous nine years, fatalities were the most significant component of loss in rural areas, accounting for 46.7 percent of the economic loss; this percentage increased from 44.0 percent of the loss in 1997. For urban areas, injuries contributed the most toward economic loss with 58.1 percent. The aggregate numbers below in millions, by year, are expressed in 1998 dollars. No adjustment for inflation is needed.

Year	Fatalities (\$)	Injuries (\$)	Vehicles in PD Crashes (\$)
1989	777.6	1,242.5	514.8
1990	834.3	1,217.6	481.0
1991	816.7	1,126.0	444.6
1992	721.6	1,173.9	441.3
1993	712.0	1,229.0	461.1
1994	780.0	1,269.5	483.7
1995	766.4	1,310.5	502.9
1996	784.8	1,257.0	508.4
1997	751.2	1,272.0	506.7
1998	784.8	1,253.8	501.3

Annual Interstate/Toll Road Crashes, 1989-1998

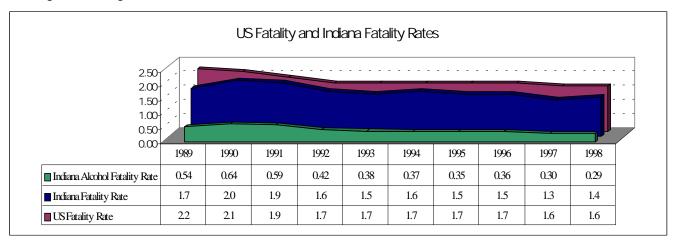
The number of urban and rural interstate crashes increased each year from 1993 though 1997 (see below). However, in 1998, the total rural interstate crashes reported decreased 22.4 percent and urban interstate crashes decreased 5.4 percent. The reduction in number of crashes caused by ice and snow conditions may be the most significant factor in this decline in total crashes in 1998.



Fatality Rate and Alcohol Fatality Rate per 100 MVMT U.S. vs. Indiana: 1989-1998

Indiana continues to fall below the national average for fatal crash rates. The national average was 1.6 and Indiana completed 1998 with 1.4 fatalities per 100 MVMT (million vehicle miles traveled). While the number of licensed drivers and the number of registered vehicles have increased over the last 10 years, serious injuries resulting from crashes have decreased by 17.4 percent, and total crashes have decreased by 2.5 percent.

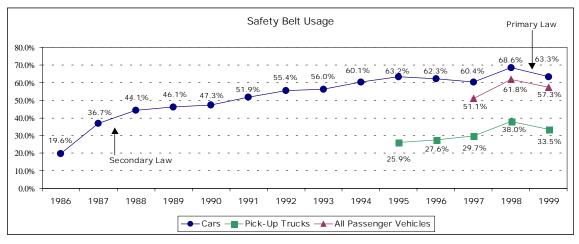
Alcohol still accounts for one out of five deaths on Indiana's highways. However, the alcohol-involved fatality rate of 0.29 per 100 MVMT continues to demonstrate the results of Indiana's successful approaches to reducing drinking and driving.



Safety Belt Usage, 1986-1999

The data presented below is based upon observational surveys conducted by the Purdue University's Automotive Transportation Center on an annual basis. Each year, nearly 30,000 observations are made throughout Indiana on all roadway types.

Indiana introduced its first safety belt law in mid-1987 with a secondary law (implying that an officer could not stop a motor vehicle simply because the occupants were not wearing their safety belts). In mid-1998, the law was upgraded to a primary law, but was subsequently challenged in the court system for the next nine months. The courts upheld the law in early 1999. The current law continues to exempt pick-ups, which leads to the significantly different results as shown below.



Source: 1998 Indiana Crash Facts